



State of Hawaii Employer-Union Health Benefits Trust Fund Newsletter for Active Participants
September 2008



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EUTF

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**Message from the
Administrator**

Aloha!

This edition of Ka Leo O EUTF is full of valuable information about your EUTF health and life insurance benefits. Please take the necessary time to read and digest those items relevant to you and your family.

If you travel outside Hawaii, contact Standard Life (see article in "Carrier Corner") to obtain a brochure on their free **MEDEX Travel Assist Plan**.

See "Carriers' Corner" for new on-line services from Kaiser, HMSA, HDS, and NMHC. If you are enrolled in HMA look for information on flu shots.

The EUTF and ERS cooperate to help those who are about to retire understand their retiree benefit options. If you are considering retirement, see the article on the last page.

You may hear from those already retired that they have an open enrollment period coming up. That's correct, and it applies only to retirees. The next open enrollment period for actives will be next spring. However, if you have certain qualifying events, you may be able to make changes immediately. See "HIP Notes" for more on qualifying events.

On behalf of the EUTF Board of Trustees and Staff, it is our privilege to serve public employees and retirees.

Jim Williams
Administrator

EUTF Hi-Lights

This section will be a new part of the newsletter and will highlight various topics that are important to you! In this edition, we have provided the Board Schedule for Fiscal Year 2008-2009:

All Meetings start at 9:00am:

September 25, 2008
October 29, 2008
December 10, 2008

January 28, 2009
February 25, 2009
April 1, 2009
May 20, 2009
June 24, 2009

Agendas always provide opportunities for public comments.

Let's talk 'shop' with:

Financial Services:

This department consists of seven (7) employees working hard to make sure employer premiums are received and paychecks are delivered to you! Any change in your status pertaining to payroll, leave without pay, worker's compensation or even health benefits without payroll deduction will be handled through this department. Please contact your DPO for the appropriate form and make sure to send in the form.

Pono (Benefit) News

FOR YOUR INFORMATION: Retiree Open Enrollment Period will be **October 14, 2008 through November 13, 2008** for an effective date of January 1, 2009.

Carrier Corner - Updated Carrier Information can be found online at www.eutf.hawaii.gov or www.hieutf.org.

Flu season is here. Time to schedule your flu shot. **HMA, Inc.** is partnering with Times Supermarket in providing you and your eligible family members with the flu shot (influenza vaccine). If you are an HMA member, there is no co-payment when getting your flu shot at a participating provider. Please call Times Supermarket at 831-5882, Monday thru Friday, 8:00am – 4:00pm for an appointment. Participants residing on the Neighbor Islands or Mainland and even those on Oahu, you may contact your current provider to schedule an appointment for the vaccine as well. If you have any questions or concerns about your flu shot or other medical benefits and services available, please contact our Akamai Way Hot Line. Personal service when it matters most. Call us Monday thru Friday, 7:30 am to 5:00 pm at 951-4694 or toll free at 1-866-331-5913. You may also reach us by email at akamai@imxinc.com or visit our website at www.moabettah.com.

ON-LINE RESOURCES at kp.org: Take an active role in your health with **Kaiser Permanente**. Our on-line tools and resources at kp.org are right at your fingertips, 24/7-- ready to help you be your healthy best. When you're a registered member on kp.org, you can use these secure on-line features:

My health manager - Request routine appointments and prescription refills; View certain lab test results; E-mail your doctor's office; Access parts of your child's medical record; Look up information in our health and drug encyclopedias; View summaries of your past office visits; Find healthy living resources.

Healthy lifestyle programs - Take an inventory of your health; Reach your weight loss goals; Reduce and manage your stress; Make smart food choices; Stop smoking for good; Manage ongoing health conditions; Tackle chronic pain. To get started, go to kp.org/register. After you register, you can sign on to kp.org with your user ID and password and start taking charge of your health!

The **Hawaii Medical Service Association (HMSA)** launched an easy-to-use, online health risk assessment program that can generate a person's unique health profile and offer a wellness action plan to target their health risks. The online health questionnaire is called *Succeed™*, and was developed by HealthMedia®, Inc., one of the nation's leading health behavior change companies. HMSA members may access the questionnaire by visiting hmsa.com and clicking on "Health Risk Assessment." It takes about 30 minutes to complete the questionnaire. If members need help reducing health risks, they may access lifestyle-management programs, including weight management, nutrition, smoking cessation and stress management. With convenience and simplicity in mind, the online programs were designed to be used at home. Members may access the online health risk assessment year-round, and there is no cost for current HMSA members. Eligible members are those who are 18 years or older. Some members may wish to fill out a paper version of the questionnaire. These members should contact their local HealthPass office for a hard copy of the risk assessment.

NMHC is pleased to announce an easier way to check copayment amounts for any EUTF participant. NMHC has included a link on the EUTF's NMHC website to search the formulary. This link allows EUTF participants to obtain information about what drugs are covered, copayment information and if a medication requires a prior authorization. Prescription medications that are related to a clinical pharmacy program are also indicated on the searchable formulary. The link to the searchable formulary can be found directly at <http://www.nmhcrx.com/eutf.asp> or by following the "link to carriers" on the EUTF web site. As always, if you have any questions or comments, you can contact NMHC 24 hours a day, 7 days a week at 1-866-533-6977.

The **Standard Life** Insurance plan provided by the EUTF, covers retired and active employees, at no cost to you. As a participant in the EUTF Group Life insurance plan, you are automatically covered by MEDEX® Travel Assist. MEDEX® Travel Assist is a comprehensive program of information, referral, assistance, transportation and evacuation services. **Before your next trip,** please visit our website <http://www.standard.com/mybenefits/hawaiiieutf/> or call our office, toll-free at 1-888-408-2298, to obtain the brochure and card. We are located across the street from the EUTF offices, in The Merchant House, 222 Merchant Street, Suite 205. Our mailing address is PO Box 3160, Honolulu, HI 96802.

HDS recently updated its public Web site with a fresh, new look that now includes a section exclusively for EUTF participants. EUTF participants can access this page through the EUTF Web site or by visiting the HDS Web site directly. This section includes a copy of the dental benefits brochure which includes a summary of the dental benefits. Participants also can check on their eligibility, view information on past services, find a participating dentist in Hawaii or on the Mainland, and view oral health and wellness information. We invite you to visit our Web site at www.deltadentalhi.org. You may also reach us by calling the exclusive EUTF Customer Service Member Line at 529-9310 or toll-free at 866-702-3883.

HMA:	Royal State National:
Oahu: (808) 951-4694	Chiropractic Benefit
Toll Free: (866) 331-5913	Customer Service: (808) 621-4774
Monday-Friday: 7:30 AM-5:00 PM	Toll-Free: (800) 414-8845
HMSA:	Monday-Friday: 8:00 AM-4:30 PM
Oahu: (808) 948-6499	
Hilo, Hawaii: (808) 935-5441	NMHC:
Kailua-Kona, Hawaii: (808) 329-5291	Toll-Free: (866) 533-6977
Kahului, Maui: (808) 871-6295	Available 24 hours a day
Lihue, Kauai: (808) 245-3393	HDS:
Toll Free: (800) 776-4672	Oahu: (808) 529-9310
Monday-Friday: 8:00 AM-4:00 PM	Toll Free: (866) 702-3883
Kaiser:	Monday-Friday: 7:30 AM-4:30 PM
Oahu: (808) 432-5955	VSP:
Toll Free: (800) 966-5955	Oahu: (808) 532-1600
Monday-Friday: 8:00 AM-5:00 PM	Toll Free: (800) 522-5162
Saturday: 8:00 AM-12:00 PM	Monday-Friday: 7:30 AM-4:30 PM
Royal State National:	Toll Free for Mainland: (800) 877-7195
Supplemental Plan	Monday-Friday: 5:00 AM-7:00 PM (PST)
Customer Service: (808) 539-1677	Saturday: 6:00 AM-2:30 PM (PST)
Toll-Free: (888) 942-2447	Standard Insurance Company:
Claims: (808) 539-1621 or (800) 892-9022	Toll Free: (888) 408-2298
Monday-Friday: 8:00 AM-4:30 PM	Monday-Friday: 7:30 AM-4:30 PM

HIP (Handy Info for Participants) Notes Keep this information handy!

Change of Address: Please provide this information as soon as possible to ensure your benefits will continue and notifications will be sent to you in a timely manner. Please submit an EC-1 form whenever there is an address change. EUTF and Carriers periodically send information directly to your address.

Qualifying Events: Please fill out an EC-1 Form and turn it in to your DPO if any of these events occur:

- Marriage, divorce or legal separation, or entry into or exit from a domestic partnership relationship
- Loss of coverage (in another plan)
- Birth, adoption or placement for adoption
- Death of a dependent
- Dependent becomes ineligible due to age, dependency, etc
- Qualified medical child support order

Make sure to provide the necessary supporting documents to ensure your benefits continue after the effective date of the qualifying event. If supporting documents are missing, there may be a delay in the continuance of your coverage.

What should I do before I make my decision to retire? Read the reference guide for retirees to understand the EUTF's benefit program and your insurance coverages. The reference guide will be provided to you at or

prior to your retirement session. If you have access to the Internet, you may also download a copy of the reference guide from the EUTF website.

Attend a retirement session to learn about your retirement benefits and your EUTF benefits. Contact your personnel office or the EUTF customer service if you have any questions about your current EUTF enrollment status.

Call your EUTF insurance carriers or plan administrators if you have any questions about retiree health or group life insurance coverage in Hawaii, on the mainland, or in a foreign country.

When you attend your retirement counseling session with the ERS, you will have the opportunity to enroll in the EUTF retiree health benefits program. In most cases, an EUTF representative will be there to assist you and answer your questions.

IMPORTANT: YOU DO NOT HAVE TO BE ENROLLED IN AN ACTIVE EMPLOYEE PLAN PRIOR TO YOUR RETIREMENT TO QUALIFY FOR THE EUTF RETIREE PLANS. You will be eligible to enroll in any retiree plan offered by EUTF at the time of your retirement.

When you become eligible for Medicare, or if you are eligible for Medicare at the time you retire, **you must enroll in Medicare Part B** to continue your retiree health benefits through the EUTF. The EUTF will reimburse you quarterly by direct deposit to your financial institution account for the cost of the Medicare Part B premium.



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MĀNOA

UH Mānoa study offers free services for people with diabetes

The Live Healthy ... Work Well project through the Center on Disability Studies at the University of Hawai'i at Mānoa is now accepting new participants for their research study. The goal of the study is to find new and better ways to treat and prevent diabetes. Diabetes is now growing at epidemic proportions, with over 72,000 people in Hawai'i who are diagnosed with diabetes, and an additional 25,000 who are undiagnosed. Poorly controlled diabetes is the 7th leading cause of death in Hawai'i and may cause blindness, gum disease, heart disease, kidney failure and nerve damage. Native Hawaiian, Japanese, Filipino and Pacific Islander populations are particularly vulnerable. If you have been diagnosed with diabetes, are between the ages of 18 and 62, live on Oahu and work a minimum of ten hours per week, you may qualify to participate in this important study. If you don't have diabetes but know someone who does, tell them about this exciting opportunity. All participants in the Live Healthy ... Work Well project will receive monetary compensation and paid project related medical expenses. Eligible participants will be randomly assigned to one of two groups. Space is limited. Call 956-5096 or e-mail workwell@hawaii.edu. For more information, visit the Live Healthy ... Work Well website at <http://www.livehealthyworkwell.org>.

Here's what some participants are saying:

"I've lost over 25 pounds and feel better overall than I did prior to participating . . . my HbA1c has dropped from 7.0 to 6.2 percent on my last blood test."

"If you are in favor of changing your lifestyles that will improve risk management of your diabetes, this will help."